

# 15-15981 eh 7

Exhibit C

EXHIBIT C

September 23, 2015

Marta Ochandarena  
998 Meda St.  
Memphis, TN 38104

Loan Number: XXXXX - 0199

Dear Marta Ochandarena:

We want to make you aware of options that may help you with the Home Equity Account. Depending on your situation and as guidelines permit, we may be able to:

- Add past due unpaid amounts to your loan balance to bring your loan up to date
- Adjust the interest rate on your loan
- Extend the term of your loan
- Delay repayment of a portion of the loan until the end of the loan term

Please call us at 800.669.0102, Monday through Thursday, 8 a.m. to midnight; Friday, 8 a.m. to 8 p.m. and Saturday, 8 a.m. to 3 p.m. Eastern to discuss your possible options.

If you're unable to call us, we encourage you to write us at the following address:

Loan Processing Department  
NC4-105-02-55  
P.O. Box 21848  
Greensboro, NC 27420

You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline Number (888.995.HOPE). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is also available through the HOPE Hotline and online at <http://portal.hud.gov/hudportal/HUD>.

Home Loan Team  
Bank of America, N.A.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt. It is intended for payment of an amount to impress personal liability for a discharged debt.

Notice of error, requests for information and qualified written requests (QWR, as defined in RESPA) must be sent to:

Bank of America  
Administrator of Error & Requests for Information  
P.O. Box 400118  
San Francisco, CA 95094-2018

Notices of credit and information by an E&I Equal Housing Lender  
QWR and other information requests regarding the credit

We may be able to help you with your  
Home Equity Account.

Please call us at 800.669.0102 by  
October 8, 2015.